

Information to identify the case:

Debtor 1 **Kathleen Davenport Ryjik**

Social Security number or ITIN **xxx-xx-2977**

First Name Middle Name Last Name

EIN **84-2634737**

Debtor 2

Social Security number or ITIN _____

(Spouse, if filing)

First Name Middle Name Last Name

EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-13397-BFK**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen Davenport Ryjik
aka Alex Davenport, aka Alex Atkin, aka
Alexandria Davenport, dba Kathleen Davenport
Design, LLC, fdba Tchoupitoulas Furnishings
DBA Decor Decorum, LLC, fdba Decor Decorum,
LLC, fka Kathleen Alexander Davenport, fka
Kathleen Davenport Greathouse

August 19, 2020

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Kathleen Davenport Ryjik
DebtorCase No. 19-13397-BFK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-9

User: jonesar
Form ID: 318Page 1 of 2
Total Noticed: 53

Date Rcvd: Aug 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2020.

db +Kathleen Davenport Ryjik, P.O. Box 635, Flint Hill, VA 22627-0635
 aty +The Meiburger Law Firm, P.C., 1493 Chain Bridge Road Suite 201, McLean, VA 22207, US 22101-5726
 cr +Mill Creek Mosaic Phase II LLC d/b/a Modera Mosaic, c/o Benjamin P. Smith, Esq., Shulman, Rogers, Gandal, Pordy & Ecker, 12505 Park Potomac Ave, 6th Floor, Potomac, MD 20854-6803
 15149059 +Alexandre Ryjik, ODIN FELDMAN & PITTLEMAN PC, 1775 Wiehle Avenue, Suite 400, Reston, Virginia 20190-5159
 15067655 +Alexandre Ryjik, c/o Alexander M. Laughlin, Esq., 1775 Wiehle Ave., Suite 400, Reston, VA 20190-5159
 15182679 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 15067659 +Blankingship & Keith, P.C., 4020 University Dr # 300, Fairfax, VA 22030-6802
 15067660 +Burke and Herbert Bank, 100 South Fairfax Street, Alexandria, VA 22314-3383
 15067661 +Campbell Veltri & Clark, PLC, 4437 Brookfield Corporate Dr, #205, Chantilly, VA 20151-2123
 15067663 +CarMax Auto Finance, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
 15067662 +CarMax Auto Finance, Attn: Bankruptcy Dept., P.O. Box 440609, Kennesaw, GA 30160-9511
 15067666 +CubeSmart Self Storage, 6120 Little Ox Rd, Fairfax Station, VA 22039-3611
 15067667 +Darlene Lesser, 4020 University Dr # 300, Fairfax, VA 22030-6802
 15067668 +Direct Connect, Paragon Payment Solutions, 1505 N. Hayden Rd, Ste 110, Scottsdale, AZ 85257-3770
 15067670 +Dominion Energy, P.O. Box 27503, Richmond, VA 23261-7503
 15067672 +Doug Francis, TTR Sotheby's International, 6723 Whittier Ave, Ste 101, Mc Lean, VA 22101-4509
 15067673 +F. Schumacher & Co, PO Box 7962, New York, NY 10116-7962
 15067674 #+First Data, 5565 Glenridge Connector NE, Suite 2000, Atlanta, GA 30342-4799
 15067675 +Franco Landini, 5789 Westchester St, Alexandria, VA 22310-1147
 15067676 +IMD, 113 S. Columbus St, Ste. 300, Alexandria, VA 22314-3074
 15205026 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 15067678 +Jackson Hewitt Tax Service, 3049 Nutley St, Fairfax, VA 22031-1931
 15211447 +James Gambaccini, c/o Kevin M. O'Donnell, Esquire, 300 N. Washington Street, Suite 204, Alexandria, VA 22314-2530
 15067679 +James Gambaccini, 2253 Hunter Mill Rd, Vienna, VA 22181-3026
 15067680 +Law Offices of Randall Sousa, 3007 Williams Dr, Fairfax, VA 22031-4612
 15067681 +Matt Kapuscinski, 1775 Wiehle Ave., Suite 400, Reston, VA 20190-5159
 15173919 +Mill Creek Mosaic Phase II LLC, d/b/a Modera Mosaic, Benjamin P. Smith, 12505 Park Potomac Avenue, Sixth Floor, Potomac, Maryland 20854-6801
 15067682 +Modera Mosaic, 2920 District Ave, Fairfax, VA 22031-4429
 15067683 +Odin, Feldman & Pittleman, PC, 1775 Wiehle Ave., Suite 400, Reston, VA 20190-5159
 15067684 +PMA Properties 210, 815 King St, Alexandria, VA 22314-3031
 15067685 +PRI Corp, 7942 Cluny Ct, Springfield, VA 22153-2810
 15067686 +Public Storage, 2818 Merrilee D, Fairfax, VA 22031-4410
 15067687 +Sam and Sons, 5649 General Washington Dr., Unit C, Alexandria, VA 22312-2403
 15067688 +State Corporation Commission, P.O. Box 1197, Richmond, VA 23218-1197
 15067689 +Steve Goldstein, Classic Cellar Design, 111 Carpenter Dr, Sterling, VA 20164-4462
 15067691 +Susan Nolan, aka Susan Pournaras, 932 Dominion Reserve Dr, Mc Lean, VA 22102-2031
 15067692 +Total Sports Publications, 1715 North Westshore Blvd, Suite 266, Tampa, FL 33607-3931
 15067693 +William Pournaras, 932 Dominion Reserve Dr, Mc Lean, VA 22102-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty EDI: BJMMEIBURGER.COM Aug 20 2020 08:28:00 Janet M. Meiburger, The Meiburger Law Firm, P.C., 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 tr EDI: BJMMEIBURGER.COM Aug 20 2020 08:28:00 Janet M. Meiburger, The Meiburger Law Firm, P.C., 341 Dial: 866-652-2725 Code: 5661649, 1493 Chain Bridge Road, Suite 201, McLean, VA 22101-5726
 op E-mail/Text: stephen@realmarkets.com Aug 20 2020 04:49:10 Auction Markets, LLC, c/o Stephen Karbelk, 20333 Medalist Drive, Ashburn, VA 20147
 15288893 EDI: GMACFS.COM Aug 20 2020 08:28:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004
 15067656 +EDI: GMACFS.COM Aug 20 2020 08:28:00 Ally Financial, Attn: Bankruptcy Dept., P.O. Box 380901, Bloomington, MN 55438-0901
 15067658 EDI: BANKAMER.COM Aug 20 2020 08:28:00 Bank of America, P.O. Box 982238, El Paso, TX 79998-0000
 15067657 +EDI: BANKAMER.COM Aug 20 2020 08:28:00 Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
 15067654 +E-mail/Text: bkr@taxva.com Aug 20 2020 04:50:17 Commonwealth of Virginia, P.O. Box 2156, Richmond, VA 23218-2156
 15067665 +E-mail/Text: CCICollectionsGlobalForms@cox.com Aug 20 2020 04:50:19 Cox Communications, 3080 Centreville Rd., Herndon, VA 20171-3715
 15067669 EDI: DISCOVER.COM Aug 20 2020 08:28:00 Discover Financial, Attn: Bankruptcy Dept., P.O. Box 15316, Wilmington, DE 19850-0000
 15067671 E-mail/Text: DEbankruptcy@domenergy.com Aug 20 2020 04:49:18 Dominion Va Power, 120 Tredegar St., Richmond, VA 23219-0000

District/off: 0422-9

User: jonesar
Form ID: 318

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Total Noticed: 53

Date Rcvd: Aug 19, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15156768 EDI: DISCOVER.COM Aug 20 2020 08:28:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
15067653 +EDI: IRS.COM Aug 20 2020 08:28:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
15067664 EDI: JPMORGANCHASE Aug 20 2020 08:28:00 Chase Card Services, Attn: Bankruptcy Dept.,
P.O. Box 15298, Wilmington, DE 19850-0000
15067690 +EDI: STF1.COM Aug 20 2020 08:28:00 Suntrust Bank, P.O. Box 85092,
Richmond, VA 23285-5092

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Alexandre Ryjik
cr* +James Gambaccini, c/o Kevin M. O'Donnell, Esquire, 300 N. Washington St, Suite 204,
Alexandria, VA 22314-2530
prof* ++REALMARKETS, 20333 MEDALIST DRIVE, ASHBURN VA 20147-4184
(address filed with court: Auction Markets, LLC, c/o Stephen Karbelk, 20333 Medalist Drive,
Ashburn, VA 20147)
15067677* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2020 at the address(es) listed below:

Alexander McDonald Laughlin on behalf of Creditor Alexandre Ryjik alex.laughlin@ofplaw.com,
trish.naughten@ofplaw.com;bridgette.chandoke@ofplaw.com;marse.hammond@ofplaw.com
Benjamin P. Smith on behalf of Creditor Mill Creek Mosaic Phase II LLC d/b/a Modera Mosaic
bsmith@shulmanrogers.com, Ctremper@shulmanrogers.com
Jack Frankel on behalf of U.S. Trustee John P. Fitzgerald, III jack.i.frankel@usdoj.gov,
USTPRegion04.ax.ecf@usdoj.gov;paula.f.blades@usdoj.gov
Janet M. Meiburger trustee@meiburgerlaw.com, VA41@ecfcbis.com
Janet M. Meiburger on behalf of Trustee Janet M. Meiburger trustee@meiburgerlaw.com,
VA41@ecfcbis.com
John C. Morgan, Jr. on behalf of Debtor Kathleen Davenport Ryjik rhonda@NewDayLegal.com,
jcm1aw123@gmail.com;jcm@ecf.inforuptcy.com;bkdcs@newdaylegal.com;r49876@notify.bestcase.com;chri
sty@newdaylegal.com;sydney@newdaylegal.com;andy@newdaylegal.com
John P. Fitzgerald, III ustpreion04.ax.ecf@usdoj.gov
Kevin M. O'Donnell on behalf of Plaintiff James Gambaccini kmo@henrylaw.com, mbp@henrylaw.com
Kevin M. O'Donnell on behalf of Creditor James Gambaccini kmo@henrylaw.com, mbp@henrylaw.com

TOTAL: 9